

## STATE OF INDIANA

### CONTINUATION OF INSURANCE COVERAGE WHILE ON LEAVE

The following information is regarding continuation of insurance coverage while you are on a leave of absence without pay for at least a full pay period. You must **notify your agency about the type of leave** you require as this will affect the information provided to the insurance carriers and the amount that you are billed.

In all cases, **bi-weekly billings for the insurance premiums will be sent to your home address** by the carriers. It is important that payments be made timely so that claims for services will not be denied.

**Non-payment of the premiums will terminate insurance coverage.** If insurance coverage is terminated due to a leave, you will be responsible for payment of any claims.

When you **return to work**, premiums will begin again on your first paycheck.

### TYPES OF LEAVE

#### **Family/Medical Leave (FML)**

If you qualify for FML, you will only be responsible for payment of the employee portions of the premiums. You will not be billed for the employer portions of the premiums.

#### **Leave of Absence without Pay (LOA)**

You will be responsible for paying both the employee and employer portions of the premiums. The maximum time billed for LOA is six pay periods. If the leave extends beyond six pay periods, you will be offered continuation of insurance coverage under COBRA. Contact State Personnel Benefits at 317-232-1167 (within the 317 area code) or 877-248-0007 (outside the 317 area code) for more information regarding COBRA.

#### **Military Leave**

You may continue insurance and pay the employee portion of the premium for the first 30 days of leave. Beyond 30 days, you have the option to pay both the employee and employer portion of the premium to continue insurance while you are out **or** to term benefits during the leave and have them reinstated upon return to work. You will be billed by the insurance carriers for the employee and employer portion of the premiums.

#### **Voluntary Unpaid Leave of Absence (VULA)**

You will be responsible for the employee and employer portions of the premiums.

#### **Workers' Compensation (WC)**

If you sustain a work related injury and are eligible for wage replacement benefits through WC, you will be responsible for only the employee portions of the premiums. You will not be responsible for the employer portions of the premiums.